

Information to identify the case:

Debtor 1	<u>Hyun Jeong</u>	Social Security number or ITIN	xxx-xx-3846
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Youn Kyung Jeong</u>	Social Security number or ITIN	xxx-xx-4585
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-11816-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hyun Jeong

Youn Kyung Jeong
aka Youn Kyung Lee

3/20/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Hyun Jeong
 Youn Kyung Jeong
 Debtors

Case No. 14-11816-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Mar 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019.

db/jdb	+Hyun Jeong, Youn Kyung Jeong, 1454 Westgate Drive, Fort Lee, NJ 07024-2171
514504802	+HSBC, PO Box 5452, Mt. Laurel, NJ 08054-5452
514644363	+HSBC Bank c/o PHH Mortgage Corp., 2001 Bishops Gate Blvd., MailStop: SBRP, Mt. Laurel, New Jersey 08054-4604
516864563	+Nationstat LLC, P.O.BOX 619094, Dallas, TX 75261-9094
516864564	+Nationstat LLC, P.O.BOX 619094, Dallas, TX 75216-9741, Nationstat LLC, P.O.BOX 619094, Dallas, TX 75261-9094

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 20 2019 23:51:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 20 2019 23:51:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514504796	+EDI: AMEREXPR.COM Mar 21 2019 03:08:00 American Express, P.O Box 1270, Newark, NJ 07101-1270
514794671	EDI: BECKLEE.COM Mar 21 2019 03:08:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514504797	+EDI: BANKAMER2.COM Mar 21 2019 03:08:00 Bank of America, P.O Box 17054, Wilmington, DE 19850-7054
514504800	+EDI: CHASE.COM Mar 21 2019 03:08:00 CHASE, P.O BOX 15298, WILMINGTON, DE 19850-5298
514812633	EDI: PRA.COM Mar 21 2019 03:08:00 Portfolio Recovery Associates, LLC, c/o Gymboree, POB 41067, Norfolk VA 23541
514812632	EDI: PRA.COM Mar 21 2019 03:08:00 Portfolio Recovery Associates, LLC, c/o Skypass Visa, POB 41067, Norfolk VA 23541
514504803	EDI: USBANKARS.COM Mar 21 2019 03:08:00 US Bank, PO Box 790408, St. Louis, MO 63179
	TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514504798*	+Bank of America, P.O Box 17054, Wilmington, DE 19850-7054
514504799*	+Bank of America, P.O Box 17054, Wilmington, DE 19850-7054
514504801*	+CHASE, P.O BOX 15298, WILMINGTON, DE 19850-5298
514504804*	+US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
	(address filed with court: US Bank, PO Box 790408, St. Louis, MO 63179)

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2019 at the address(es) listed below:

Alexandra T. Garcia	on behalf of Creditor	HSBC Bank USA, N.A. NJECFMAIL@mwclaw.com,
nj-ecfmail@ecf.courtdrive.com		
Celine P. Derkrikorian	on behalf of Creditor	HSBC Bank USA, N.A. njecfmail@mwclaw.com
Denise E. Carlon	on behalf of Creditor	HSBC Bank USA, N.A. dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com		
Denise E. Carlon	on behalf of Creditor	NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com		
Dong Sung Kim	on behalf of Debtor Hyun Jeong	kimchoikim@gmail.com
Dong Sung Kim	on behalf of Joint Debtor Youn Kyung Jeong	kimchoikim@gmail.com
Kevin Gordon McDonald	on behalf of Creditor	NATIONSTAR MORTGAGE LLC kmcdonald@kmlawgroup.com,
bkggroup@kmlawgroup.com		

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 14

Date Rcvd: Mar 20, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Marie-Ann Greenberg magecf@magtrustee.com

Marie-Ann Greenberg on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC rsolarz@kmlawgroup.com

TOTAL: 10